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ERRATA

P. 215, l. 13, *for* "loans and deposits" *read* "speculative loans."

Ll. 16, 17, *for* "creation of deposit currency" *read* "availability of bank loans."

L. 19, *for* "reserves and loans" *read* "speculative loans."

L. 21, *for* "large loans" *read* "speculation."

L. 25, *for* "bidding for goods" *read* "buying and commercial lending."

P. 220, second and third lines from bottom, *for* "1918" *read* "1919"; *for* "1919" *read* "1920."